U.K. CREDIT CARD FRAUD - 22/10/90 - Written by CREDITMAN

U.K. credit card fraud is a lot easier than over in the States. The same basic 3 essentials are needed -

1...A safehouse.
2...Credit card numbers with Xp date and address.
3...Good suppliers of next day delivery goods.

1...The Safehouse
The safehouse should be on the ground floor, so as not to piss off the delivery man when he comes to drop off your freshly stolen gear. If he has to go up 10 flights in a complete dive and some 14 year old kid signs for an A2000 then he's gonna wonder! Make sure there are no nosey neighbours, a good area is one full of yuppies 'cos they all go to work during daytime. Safehouses are usually obtained by paying a month's rent in advance or putting down a deposit of say, 200. Either that or break into a place and use that.

2...Credit Card Numbers.
The card number, expiry date, start date (if possible), full name (including middle inital), phone number and full address with postcode are ideal. If you can only get the sirname, and no postcode, you shouldn't have any real hassle. Just say you moved recently to your new address. Phone number is handy, if it just rings and rings but if it doesn't, then make sure it's ex-directory. You CANNOT get away with giving them a bullshit phone number. Some fussy companies want phone numbers just to cross-check on CARDNET but generally it's not needed. To recap, here's a quick check-list...

1.Card number and Xpiry date.
2.Name and address of card holder.
3.First name/initials (OPTIONAL)
4.Start date (OPTIONAL)
5.Postcode (OPTIONAL)
6.Phone number (OPTIONAL)

If you have all 6, then you shouldn't have any hassle. Start date is the rarest item you could be asked for, postcode and initals being more common. If you are missing 3-6 then you need one helluva smooth-talking bastard on the phone line!!!!

3...The Ordering
Not everyone can order 1000's of stuff - it's not easy. You have to be cool, smooth and have some good answers to their questions. I

advise that you only order up to 500 worth of stuff in one go, but if you have details 1-6 and the phone number will NOT be answered from 9-5.30 P.M. then go up to 1000 (make sure it's a GOLD card!). When getting ready to order make sure you have at least 3 times the amount of suppliers you need e.g.if you want to card 5 hard-drives, make sure you have 15 suppliers. A lot of the time, they are either out stock, can't do next day delivery or won't deliver to a different address. Quick check list of what you must ask before handing over number -

1. Next day delivery, OK?
2. Ordered to different address to card, OK?
3. Do you have item in stock (pretty obvious, eh?)

Make sure you ask ALL of these questions before handing over your precious number.

Excuses...
Usual excuses for a different address are that it's a present or you're on business here for the next 5 weeks etc. Any old bullshit why it won't go to the proper address.

WARNING!*******Invoices!*******WARNING!
Invoices are sometimes sent out with the actual parcel but they are also sent out to the card owners (why do you think they need the address for?) so using a safehouse for more than 2 days is risky. A 1 day shot is safe, if they catch on then they'll stop the goods before getting a search warrant.

Credit Limits...
Limits on cards reach from 500 to 4000 on Gold cards. Your average card will be about 1000-1500. It takes a while to build up a good credit rating in order to have large limits so don't think every card will hold 12 IBM 386's! Visa and Access are always used - American Xpress etc. are USELESS.

Access = Eurocard, Mastercard (begins with 5)
Visa = (begins with 4, 16 digit is a Gold)

A general rule is, always confirm an order to make sure credit is cleared. As the month goes on, credit is used up - the bad times are from 27th - 3rd which is when all the bills come in. Best time to card is around 11th or 12th, when the poor guy has paid off his last bill so you can run up a new one (he, he, he!).

Ideal items to card...

The best stuff is always computer hard-ware as it's next-day. Amigas, ST's, PC's - anything really. Blank discs are a waste of time, they're too heavy. Xternal drives, monitors - good stuff basically. Don't order any shit like VCR's, hi-fi, video-cameras, music keyboards, computer software, jewerely or anything under 300. You'll find the listed items are difficult to get next day delivery and usually won't deliver to a different address - bastards, eh? You're wasting your time with little items under 300, try to keep deliveries under 10 a day.

The drop....
Two ways of doing the drop

1.Sign for all the gear (make sure you're there between 9.00 and 5.30 P.M.)

2.Don't turn up till around 6.30 P.M. and collect all the cards that the delivery man has left. These usually say 'you were out at XX time so could you please arrange new time for delivery or pick up from our depot'. In that case, piss off to the depot and get all the gear (need a big car!).

Remember, carding is ILLEGAL kiddies, so don't do it unless you're going to cut me on it!!!!